

AMENDMENTS TO THE CLAIMS

Please cancel claims 1-34 without acquiescence in the grounds of rejection, and without prejudice to pursue at a later time by continuation application or otherwise.

Please add claims 35-59.

This listing of claims will replace all prior versions, and listings, of claims in the application.

LISTING OF CLAIMS

1-34. (Canceled)

35. (New) A data device reader for reading portable data devices having a smart card portion and a readable static media portion, the smart card portion comprising an electronic purse, the data device reader comprising:

a smart card interface for communicating with the smart card portion of a portable data device;

a magnetic stripe reading head for reading the readable static media portion of the portable data device;

a processor configured to perform money transfers between an account indicated by the readable static media portion of the portable data device and the electronic purse of the portable data device;

a communication link to a financial institution computer system, said processor

programmed to communicate with the financial institution computer system in order to conduct credit or debit transactions; and

a communication link to a point-of-sale computer system having an account associated with the electronic purse of the portable data device.

36. (New) The data device reader of claim 35, wherein the portable data device is generally flat and rectangular in shape, and wherein the data device reader further comprises a housing with a slot for receiving the portable data device.

37. (New) The data device reader of claim 35, further comprising means for receiving user input specifying an amount of a money transfer to be conducted by said data device reader with respect to the portable data device.

38. (New) The data device reader of claim 35, wherein said processor is programmed to communicate with both the financial institution computer system and the point-of-sale computer system during a single transaction in which a money transfer is performed between the account indicated by the readable static media portion of the portable data device and the electronic purse of the portable data device.

39. (New) The data device reader of claim 38, wherein said processor is programmed to receive approval from both the financial institution computer system and the point-of-sale computer system before allowing a particular transaction to be completed.

40. (New) An electronic device, comprising:
- a data device reader adapted to receive portable data devices having a smart card portion and a readable static media portion, said smart card portion comprising an electronic purse;
 - a communication link to a financial institution transaction processor;
 - a processor configured to perform money transfers between a customer account managed by said financial institution transaction processor and the electronic purse of a portable data device presented to said data device reader;
 - a smart card interface for communicating with the smart card portion of the portable data device;
 - a magnetic stripe reading head for reading the readable static media portion of the portable data device; and
 - a communication link to a point-of-sale accounting system having an account associated with the electronic purse of the smart card portion of the portable data device.

41. (New) The electronic device of claim 40, wherein said portable data device comprises a card, wherein said smart card portion of the portable data device comprises a smart card processor, wherein said electronic purse comprises a non-volatile memory accessible to said smart card processor, and wherein said readable static media portion comprises a magnetic stripe affixed to said card.

42. (New) The electronic device of claim 40, wherein said portable data device is adapted to be received in electronic gaming machines, each of said electronic gaming machines comprising a smart card communication interface for communicating with the smart card portion of the portable data device and transferring monetary amounts between the electronic gaming machine and the electronic purse of the portable data device.

43. (New) The electronic device of claim 42, wherein said portable data device is adapted to be received in banking card reading devices, each of said banking card reading devices comprising a magnetic stripe reading head for reading the readable static media portion of the portable data device.

44. (New) The electronic device of claim 43, wherein said banking card reading devices perform a debit transaction with respect to a customer financial institution account upon reading and processing data in the readable static media portion of the portable data device.

45. (New) The electronic device of claim 43, wherein said banking card reading devices perform a credit transaction with respect to a customer financial institution account upon reading and processing data in the readable static media portion of the portable data device.

46. (New) The electronic device of claim 40, wherein said processor is configured to communicate with both the financial institution transaction processor and the point-of-sale accounting system during a single transaction in which a money transfer is performed between the customer account and the electronic purse of the smart card portion of the portable data device.

47. (New) The electronic device of claim 46, wherein said processor is configured to receive approval from both the financial institution transaction processor and the point-of-sale accounting system before allowing a particular transaction to be completed.

48. (New) A method, comprising the steps of:
receiving, in a data device reader, a portable data device having a smart card portion and a readable static media portion, said smart card portion comprising an electronic purse;
communicating between a smart card interface in the data device reader and the smart card portion of the portable data device;
reading the readable static media portion of the portable data device with a magnetic stripe reading head;
establishing a communication link from said data device reader to a financial institution computer system;
establishing a communication link from the data device reader to a point-of-sale accounting system having an account associated with the electronic purse of the smart

card portion of the portable data device said point-of-sale accounting system being part of a closed commercial electronic transaction system; and

performing a monetary transfer between a customer account managed by said financial institution computer system and the electronic purse of said portable data device.

49. (New) The method of claim 48, wherein said portable data device comprises a card, wherein said smart card portion of the portable data device comprises a smart card processor, wherein said electronic purse comprises a non-volatile memory accessible to said smart card processor, and wherein said readable static media portion comprises a magnetic stripe affixed to said card.

50. (New) The method of claim 49, wherein said portable data device is adapted to be received in electronic gaming machines, each of said electronic gaming machines comprising a smart card communication interface for communicating with the smart card portion of the portable data device and transferring monetary amounts between the electronic gaming machine and the electronic purse of the portable data device.

51. (New) The method of claim 50, wherein said portable data device is adapted to be received in banking card reading devices, each of said banking card reading devices comprising a magnetic stripe reading head for reading the readable static media portion of the portable data device.

52. (New) The method of claim 51, further comprising the steps of:
reading data from the readable static media portion of the portable data device;
and
performing a debit transaction at said banking card reading device with respect to
a customer financial institution account identified by said data.

53. (New) The method of claim 51, further comprising the steps of:
reading data from the readable static media portion of the portable data device;
and
performing a credit transaction at said banking card reading device with respect
to a customer financial institution account identified by said data.

54. (New) The method of claim 48, further comprising the step of receiving
approval from both the financial institution computer system and the point-of-sale
accounting system before allowing the monetary transfer to the electronic purse of said
portable data device to be completed.

55. (New) A system for conducting electronic monetary transfers to and from
an electronic purse stored on a portable data device, said portable data device including
a smart card portion comprising the electronic purse and a magnetic stripe portion, the
system comprising:

at least one electronic point-of-sale machine adapted to receive the portable data device and communicate with the smart card portion thereof, said electronic point-of-sale machine transferring money to and from the electronic purse of the smart card portion of the portable data device via electronic commands and being part of a closed electronic transaction computer system; and

a data device reader adapted to receive the portable data device, said data device reader comprising:

a smart card interface for communicating with the smart card portion of the portable data device;

a magnetic stripe reading head for reading the magnetic stripe portion of the portable data device;

a communication link to a financial institution transaction processor;

a communication link to the point-of-sale electronic transaction computer system having an account associated with the electronic purse; and

a processor configured to performing a monetary transfer between a customer account managed by said financial institution transaction processor and the electronic purse of said portable data device.

56. (New) The system of claim 55, wherein the electronic purse of the portable data device stores a credit amount allowing the portable data device to be utilized in the electronic point-of-sale machine.

57. (New) The system of claim 56, wherein a portion of said credit amount is automatically read out by the electronic point-of-sale machine upon presentation of said portable data device to the electronic point-of-sale machine.

58. (New) The system of claim 55, wherein said data device reader is configured to communicate with both the financial institution transaction processor and the point-of-sale electronic transaction computer system during a single transaction in which a money transfer is performed between the customer account and the electronic purse of said portable data device.

59. (New) The system of claim 58, wherein said data device reader is configured to receive approval from both the financial institution transaction processor and the point-of-sale electronic transaction computer system before allowing a particular transaction to be completed.